THEY'RE GOLDEN A look at some of the best places to retire

TOP 21 RETIREMENT TOWNS

	City	Points
1	Victoria -	52
2	Boulder, Col.	51
3	London, Ont.	51
4	Portland, Ore.	51
5	San Antonio, Texas	50
6	Asheville, N.C.	49
7	Austin, Texas	49
8	Boca Raton, Fla.	49
9	Chapel Hill, N.C.	48
10	Colorado Springs,	Col. 48
11	Fort Collins, Col.	48
12	Halifax	48
13	Madison, Wis.	48
14	Pittsburgh	48
15	Stratford, Ont.	48
16	Gainesville, Fla.	47
17	Hendersonville, N.C	47
18	Kingston, Ont.	47
19	Medford-Ashland,	Ore. 47
20	Oxford, Miss.	47
21	Sarasota, Fla.	47

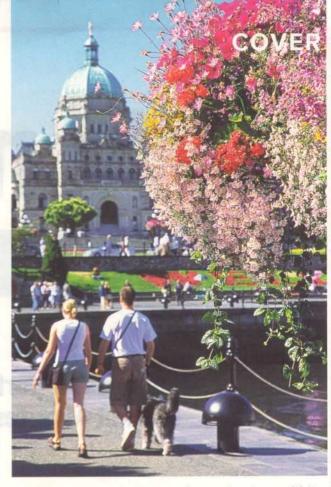
BY ZENA OLIJNYK

hen it comes to determining the top places for living out your golden years, 10 Canadian communities rank with the cream of the crop in the United States, even if you take our colder climate into consideration. That's the somewhat surprising conclusion of Retire in Style: 60 Outstanding Places Across the U.S.A. and Canada, by Warren Bland, professor emeritus of geography at the Northridge campus of California State University.

Victoria tops Bland's list of best retirement spots. London, Ont., scored the second highest, tied with Boulder, Colo., and Portland, Ore. Halifax and the Ontario cities of Stratford and Kingston are among the Top 20 retirement places, while Owen Sound, Ont., Vernon, B.C., Kelowna, B.C., Fredericton and Charlottetown also made the Top 60 list. Says Bland: "Canadian cities are a superior place to live, climate aside, compared to American cities."

Born in Canada and raised in southern Ontario, Bland insists he didn't give his homeland an edge. Instead, he used a set of 12 criteria retirees should consider, including landscape, climate, cost of living, transportation, crime and health care. For each category, he awarded a score (out of five). Still, Bland acknowledges retirees might want to emphasize certain criteria, since "everyone has his own combination of needs and wants."

There are compelling reasons for retirees to stay put, but Bland says there is much to recommend about relocating. Retire-

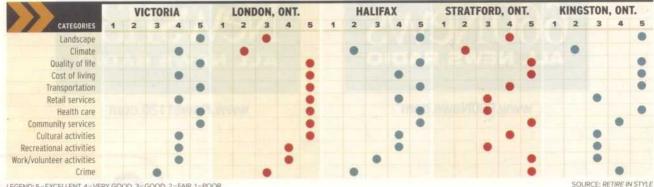


Victoria, with its scenic Inner Harbour, is tops

ment represents "a new phase in your life," so moving offers a chance for different experiences and friends. There's also the opportunity for retirees to sell their home and move to

where housing is cheaper. And it's possible to find pleasant, affordable places to live if you think beyond the typical places people retire. Pittsburgh, for example, scores high on Bland's list, but is off the radar as a retirement location. The Georgian Bay town of Owen Sound isn't on the beaten retirement track-with a snowy climate and less-than-ideal transportation links-but it offers a great, affordable quality of life.

Before relocating, Bland says retirees should "visit for a week or two during different times of the year." He recently retired himself, settling in Portland, Ore. "We looked for a house in Ithaca, N.Y., but it's a small town. It was harder than I thought it would be to find a home we liked." So Bland and his wife, Sarah, moved on to Plan B, charmed by the quality of life in his new community,"the best Canadian city in the United States."



LEGEND: 5=EXCELLENT, 4=VERY GOOD, 3=GOOD, 2=FAIR, 1=POOR